



「額外賞高達HK\$500現金回贈財務費用」推廣條款及細則：

1. 此推廣由2026年3月3日至2026年5月31日(包括首尾兩日)(「推廣期」)。
2. 客戶(「合資格持卡人」)須於推廣期內經指定渠道填妥及遞交申請表，並於2026年5月31日或之前成功獲由花旗銀行(香港)有限公司(「花旗銀行」)審批並發行之Citi信用卡基本卡(Citi ULTIMA信用卡及Citi Rewards銀聯信用卡除外)(「指定信用卡」)。若客戶並非透過指定渠道申請指定信用卡或指定信用卡於推廣期後獲審批並發行，客戶將不可享有此推廣活動之任何獎賞。
3. 除特別註明外，此推廣活動只適用於i)現在不持有任何由花旗銀行所發行之Citi信用卡主卡之客戶及ii)由申請認可信用卡當月起計過去12個月內不曾持有及不曾取消任何由花旗銀行所發行之Citi信用卡主卡之客戶(「新客戶」)。
4. 此推廣活動不適用於學生申請。
5. 於推廣期內，合資格持卡人財務費用可享100%現金回贈，最高可獲HK\$500額外現金回贈(「指定獎賞」)。

獎賞	於推廣期內出卡後由^首3張指定信用卡之月結單所衍生的*財務費用，獲享100%現金回贈(最高可獲HK\$500)
----	---

*現金透支之財務費用除外

信用卡發卡日	首張月結單日期	^首3張月結單
2026年3月15日	2026年4月10日	2026年4月10日；2026年5月10日；2026年6月10日
2026年3月15日	2026年3月21日	2026年3月21日；2026年4月21日；2026年5月21日

上述例子中顯示的月結單日期僅供參考，不反映您實際的信用卡月結單日期。請登入Citi Mobile® App查看您的月結單日期

6. 此推廣活動不適用(i)現金透支之財務費用及(ii)於Citi信用卡「Quick Cash」套現分期計劃和Citi信用卡賬單「分期更好使」計劃及Citi信用卡簽賬「分期更好使」計劃之首次行政費(「首次行政費」)、每月行政費(「每月行政費」)及一次性手續費(「一次性手續費」)。
7. 在發放指定獎賞之前，如客戶出卡後由首3個月之月結單所衍生的財務費用有任何豁免/取消，指定獎賞金額將在扣除已豁免/取消的財務費用後發放。
8. 如客戶在付款到期日當日或之前未能繳付上期月結單所述的月結單總結欠之全部款項，客戶將須繳付財務費用。財務費用將(i)由上一期月結單日之未償還月結單結欠起每日計算及累積直至所有結欠款項清繳為止；及(ii)由每一新簽賬金額之簽賬當日起每日計算和累積直至所有結欠款項清繳為止。
9. 有關財務費用及實際年利率的詳情，請參閱Citi信用卡資料概要及服務收費表和相關指定信用卡之Citi信用卡合約。
10. 如客戶在付款到期日當日或之前未能繳付最低付款額之全部款項，客戶將須繳付列載於Citi信用卡資料概要及服務收費表上之逾期手續費。
11. 如合資格持卡人申請多於一張指定信用卡，只有首張於推廣期內獲審批並發行之指定信用卡符合資格參加此推廣活動。
12. 整個推廣期內的現金回贈總額將上調至最接近的整數。
13. 花旗銀行將會根據儲存於花旗銀行之紀錄，以決定客戶是否合資格參加此推廣或核實財務費用是否為合資格之財務費用，並保留最終決定權。有關指定獎賞將於2026年10月31日或之前(「指定獎賞發放期」)自動存入客戶認可的信用卡之賬戶內。
14. 於此推廣所獲得之指定獎賞，不可退回、兌換現金或換取其他優惠。
15. 於整個推廣期及指定獎賞發放期內，合資格持卡人認可信用卡賬戶必須為有效及信用狀況良好方可享額外HK\$500現金回贈。
16. 如有任何舞弊/欺詐成分或取消/豁免用作計算指定獎賞之有關交易/財務費用，花旗銀行有權從有關指定信用卡賬戶內扣取相等於指定獎賞之金額而毋須另行通知。
17. 此參考文件提供有關在香港的花旗銀行(香港)有限公司及花旗銀行香港分行所提供的賬戶及金融服務的資訊及使用途徑。它不構成，亦不應被詮釋為，向居住於香港以外地區人士的服務提供、邀約或招攬。此參考文件不擬向任何身處在分發或使用會違反當地法律或規例的國家的人士分發或供其使用；而此參考文件所述的任何服務或投資，均不提供予居住於任何提供該等服務或投資會違反當地法律或法規的國家的人士。
18. 此推廣並不適用於：歐盟、歐洲經濟區、瑞士、根西、澤西、摩納哥、聖馬連奴、梵蒂岡、曼島、英國、巴西、紐西蘭、牙買加、厄瓜多爾、斯里蘭卡、秘魯、土耳其和阿聯酋之居民。
19. 此推廣並不適用於：在歐盟、歐洲經濟區、瑞士、根西、澤西、摩納哥、聖馬連奴、梵蒂岡、曼島和英國擁有永久居留權的人士。
20. 花旗銀行保留隨時修改本條款及細則之權利而毋須另行通知。如有任何爭議，花旗銀行保留最終決定權。
21. 如中英文條款有所差異，一概以英文版本為準。

借定唔借？還得到先好借！

私隱保護聲明: citibank.hk/privacyp
讀者重要訊息: citibank.hk/disclaimer

Copyright © 2026 Citigroup Inc. All rights reserved.

Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong) Limited, Citibank, N.A.

Organized under the laws of U.S.A. with limited liability.





Terms & Conditions for “Earn up to extra HK\$500 Cash Rebate on the Finance Charges” Promotion:

1. The promotion period is valid from March 3, 2026 to May 31, 2026, both dates inclusive (“Promotion Period”).
2. Customers must submit the application form through the specified channels during the Promotion Period and successfully apply for a principal card of Citi Credit Card (excluded Citi ULTIMA Card and Citi Rewards UnionPay Card) (“Eligible Card”) issued by Citibank (Hong Kong) Limited (“Citibank”) and have their Eligible Card successfully approved by May 31, 2026 (“Eligible Cardholders”). If customers do not apply Eligible Card through the specified channels or the Eligible Card is approved after the Promotion Period, customers are not entitled to receive any offer for this promotion.
3. Unless otherwise specified, this promotion is only applicable to customers who i) currently do not hold any principal card of Citi Credit Card, and ii) have not cancelled and have not held any principal card of Citi Credit Card within the past 12 months from the month of application for the Eligible Card (“New Customers”).
4. Students are not eligible for this promotion.
5. During the Promotion Period, Eligible Cardholders can earn 100% Cash Rebate on the Finance Charges, up to extra HK\$500 Cash Rebate (“the Reward”) as listed below.

Reward	100% Cash Rebate on the *Finance Charges posted to your ^first 3 statements of your Eligible Card upon card approval during the Promotion Period (up to HK\$500)
--------	--

* Excluded Finance Charges from Cash Advance

Card Approval Date	First Statement Date	^First 3 Statements
March 15, 2026	April 10, 2026	April 10, 2026; May 10, 2026; June 10, 2026
March 15, 2026	March 21, 2026	March 21, 2026; April 21, 2026; May 21, 2026

The statement dates shown in the examples above are for illustrative purposes only and may not reflect your actual statement date. Please log on to Citi Mobile® App to review your statement date.

6. This promotion is not applicable for (i) finance charges for cash advance transactions, (ii) the initial fee (“Initial Fee”), monthly fee (“Monthly Fee”) and one-time booking fee (“One-Time Booking Fee”) from Citi Credit Card “Quick Cash” Installment Program and Citi Credit Card “FlexiBill” Installment Program and Citi Credit Card “PayLite” Installment Program.
7. Before the Reward is issued, if there is any waiver/ reversal related to the Finance Charges posted on your first 3 statements upon your card approval, the Reward will only be issued after deducting the amount of the Finance Charges waived/ reversed.
8. We will impose a Finance Charge if your statement balance is not paid in full by the due date each month. A Finance Charge will be charged on (i) the unpaid statement balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.
9. For the details of Finance Charge and Annualized Percentage Rate, please refer to Citi Credit Card Key Facts Statement And Fees Schedule and the relevant Credit Card Agreement of the Eligible Card.
10. A late charge as specified in the Citi Credit Card Key Facts Statement And Fees Schedule is charged if the full amount of Minimum Payment Due is not received by the due date each month.
11. If Eligible Cardholders apply for more than one Eligible Card, only the first approved Eligible Card during the Promotion Period will be eligible for this offer.
12. The Rebate for the entire Promotion Period will be rounded up to the nearest Hong Kong dollar.
13. Citibank will determine the eligibility of Cardholders to participate in this promotion, as well as the eligibility of the Finance Charges based on Citibank’s record, and at the sole and absolute discretion of Citibank. The Reward will be credited to the Eligible Card account on or before October 31, 2026 (“Fulfillment Period”).
14. The Reward received under this offer cannot be returned, exchanged or traded for cash or other offers.
15. Eligible Cardholders’ Eligible Card accounts must be valid and in good standing during the entire Promotion Period and Fulfillment Period in order to enjoy the extra HK\$500 Cash Rebate.
16. In case of any fraud/abuse/reversal or cancellation of transactions/ Finance Charges in respect of which the Reward has been awarded, Citibank reserves the right to debit from the Registered Cardholder’s Designated Card account the equivalent amount of the Reward without prior notice.
17. The referenced document provides information about, and access to accounts and financial services provided by Citibank (Hong Kong) Limited and

Citibank, N.A. Hong Kong Branch in Hong Kong. It does not, and should not be construed as, an offer, invitation or solicitation of services to individuals residing outside of Hong Kong. This referenced document is not intended for distribution to, or use by, any person in any country where such distribution or use would be contrary to local law or regulation, and none of the services or investments referred to in this referenced document are available to persons resident in any country where the provision of such services or investments would be contrary to local law or regulation.

18. The Promotion is **not applicable** to: Individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, United Kingdom, Brazil, New Zealand, Jamaica, Ecuador, Sri Lanka, Peru, Turkey, and United Arab Emirates.
19. The Promotion is **not applicable** to: Individuals with permanent residency in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, and United Kingdom.
20. Citibank reserves the right to amend the terms & conditions without prior notice, while all matters and disputes are subject to the final decision of Citibank.
21. In the event of any discrepancy between the English and Chinese versions of these terms & conditions, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can repay!

Citi Privacy Policy: citibank.hk/privacy
Terms & Conditions: citibank.hk/disclaimere



Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong) Limited, Citibank, N.A. Organized under the laws of U.S.A. with limited liability.